

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 11-45152-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth L Williams
15 Stacey Court
South Plainfield, NJ 07080

Kawanna Anderson
15 Stacey Court
South Plainfield, NJ 07080

Social Security No.:

xxx-xx-6630

xxx-xx-2460

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 28, 2017 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 29, 2017

JAN: gan

Jeanne Naughton
Clerk

In re:
Kenneth L Williams
Kawanna Anderson
Debtors

Case No. 11-45152-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: clsnodsc

Page 1 of 1
Total Noticed: 3

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.
db/jdb +Kenneth L Williams, Kawanna Anderson, 15 Stacey Court, South Plainfield, NJ 07080-5461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2017 23:13:43 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 29 2017 23:13:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for Registered Holders of Soundview Home Loan Trust 2007-WMC1, Asset-Backed Certificates, Series 2007-WMC1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
 Bruce C. Truesdale on behalf of Joint Debtor Kawanna Anderson brucectruesdalepc@gmail.com, bctpcecf@gmail.com
 Bruce C. Truesdale on behalf of Debtor Kenneth L Williams brucectruesdalepc@gmail.com, bctpcecf@gmail.com
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com
 Sarah J. Crouch on behalf of Debtor Kenneth L Williams nickfitz.law@gmail.com, nadiafinancial@gmail.com
 Sarah J. Crouch on behalf of Joint Debtor Kawanna Anderson nickfitz.law@gmail.com, nadiafinancial@gmail.com
 Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company On Behalf Of Financial Asset Securities Corp., Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1 sobrien@flwlaw.com

TOTAL: 11